

# **EXHIBIT 4**

## Messenger Fintech Investment Agreement

This Agreement is made on 22<sup>nd</sup> October 2019 (the "Effective Date") between **Mr. Con & Mrs. Angela Smith, The Laurels, Montenotte Road, Cork, Ireland (client)**; And **MessengerFintech**, registered address: Switzerland, Grafenauweg 10, 6300 Zug and UID No. CHE-101.029.610 ("the Company" or "Messenger"),

Messenger Fintech has received \$200,000 and created a transaction that will be guaranteed by Messenger Fintech's asset backed MBM coin. The asset backed coin has been deposited into an electronic wallet on our secure blockchain technology, this is called a Smart Contract. The investment is secured in for the full 12-month term, on maturity the contract will be released to you along with the 20% capital appreciation. Your investment will be settled to the value of \$240,000 and released on the date displayed in the Etherscan.io link below called expiry date. MBM is a precious metal coin backed by 65% Gold and 35% Platinum giving your investment security, your important security details for this asset backed investment is listed below:

Independent Trustee Name: Tek Resource LLC

Security Safe Keeping Receipt Code: K-315-150-NI 43-101

Smart Contract: <https://etherscan.io/address/0x8d436b4710c508811f34c39ab6652b27ea54bd08#readContract>

### **General Provisions**

**Entire agreement-** This agreement contains all the terms agreed to by the parties relating to its subject matter. This replaces all previous discussions, understandings, and agreements. The Smart Contract link is included to validate this investment.

**No Partnership-** The Representative is an independent contractor. Nothing contained in this agreement creates a partnership, joint venture, employer/employee, principal-and-agent, or any similar relationship between the parties.

**Method of Notice-** Notices must be given by (i) personal delivery; (ii) a nationally-recognized, next-day courier service, (iii) first-class registered or certified mail, postage prepaid, (iv) fax, or (v) electronic mail to the party's address specified in this agreement, or to the address that a party has notified to be that party's address for the purposes of this section.

**Governing Law-** This agreement will be governed by and construed in accordance with the laws of Zug, without regard to its conflict of laws rules.

**Electronic versions-** of this agreement will be accepted as valid.

**Effectiveness of Agreement-** This agreement is effective as of the Effective Date, even if any signatures are made after that date.

**Interest** – If for any reason there is a delay releasing the funds to the investor on time, 10% interest in favor to the investor will be paid to the investor once 30 days has passed. If the payment is still outstanding, every 30 days an additional 5% will be paid to the investor.

This agreement has been signed by both parties as shown below:

Messenger Fintech GmbH

By: 

Name: Gary James Wood

Title: Senior Investment Manager

Date: 22<sup>nd</sup> October, 2019

Client

Con and Angela Smith

By:  

Name: Con Smith Angela Smith

Date: 23-10-2019

**Office Address:** MessengerFintech GmbH, Grafenauweg 10, Zug 6300 **Registered Address:** c/o B.U. Schwendener Treuhand AG, Blegistrasse 25, 6340 Baar **Company Registration No:** 170.4.002.326-5 **UID number:** CHE-101-029-610